

NEW HORIZONS

York County Area Agency on Aging

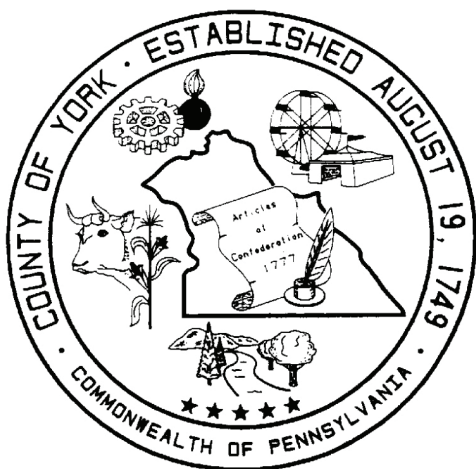
Volume 23, NO. 4

Winter 2016

Telephone:
(717) 771-9610 or
1-800-632-9073

Email:
aging@yorkcountypa.gov

Website:
www.ycaaa.org



President Commissioner
Susan P. Byrnes

Vice President Commissioner
Doug Hoke

Commissioner
Christopher B. Reilly

Inside This Issue . . .

From the Director	2
A Look at the York County Area Agency on Aging	3
10 Keys™ to Healthy Aging	4
Mark Your Calendars for the 2017 Senior Games	5
New IRS Scam Coming Through the Mail	6
Need Help With Medicare?	7
Living Well With Diabetes, Your Life, Your Way	8
2016 Tax Year Assistance Schedule	9
Advice for the Winter Driving Season	10
Nursing Home Regulations Revamped	11
Medicare 2017	12
'Tis the Season for Good Food	13
LIHEAP May be Able to Help You	14
Why Join a Senior Center?	15
"Kid" for Hire	16

Stay Safe in Cold Weather

Learn Why You Need to Stay Warm When It's Cold

If you are like most people, you feel cold every now and then during the winter. What you may not know is that just being really cold can make you very sick.

Older adults can lose body heat fast—faster than when they were young. A big chill can turn into a dangerous problem before an older person even knows what's happening. Doctors call this serious problem hypothermia.

What is Hypothermia?

Hypothermia is what happens when your body temperature gets very low. For an older person, a body temperature colder than 95 degrees can cause many health problems such as a heart attack, kidney problems, liver damage, or worse.

Being outside in the cold, or even being in a very cold house, can lead to hypothermia. You can take steps to lower your chance of getting hypothermia.

Keep warm inside

Living in a cold house, apartment, or other building can cause hypothermia. People who are sick may have special problems keeping warm. Do not let it get too cold inside and dress warmly. Tips for keeping warm inside include:

- Set your heat at 68 degrees or higher. To save on heating bills, close off rooms you are not using.
- To keep warm at home, wear long johns under your clothes. Throw a blanket over your legs. Wear socks and slippers.
- When you go to sleep, wear long johns under your pajamas, and use extra covers. Wear a cap or hat.
- Ask family or friends to check on you during cold weather.

Bundle up on windy, cool days

A high wind can quickly lower your body temperature. Check the weather forecast for windy and cold days. On those days, try to stay inside or in a warm place. If you have to go out, wear warm clothes. Tips for bundling up include:

- Dress for the weather if you have to go out on chilly, cold, or damp days.
- Wear loose layers of clothing. The air between the layers helps to keep you warm.
- Put on a hat and scarf. You lose a lot of body heat when your head and neck are uncovered.
- Wear a waterproof coat or jacket if it's snowy.

Talk with your doctor about how to stay safe in cold weather

Some illnesses may make it harder for your body

to stay warm. Taking some medicines and not being active also can affect body heat. Your doctor can help you find ways to prevent hypothermia. Tips for talking with your doctor include:

- Ask your doctor about signs of hypothermia.
- Talk to your doctor about any health problems and medicines that can make hypothermia a special problem for you.
- Ask about safe ways to stay active even when it's cold outside.

Warning signs of hypothermia

Sometimes it is hard to tell if a person has hypothermia. Look for clues. Is the house very cold? Is the person not dressed for cold weather? Is the person speaking slower than normal and having trouble keeping his or her balance?

Watch for the signs of hypothermia in yourself, too. You might become confused if your body temperature gets very low. Talk to your family and friends about the warning signs so they can look out for you.

Early signs of hypothermia:

- cold feet and hands
- puffy or swollen face
- pale skin
- shivering (in some cases the person with hypothermia does not shiver)
- slower than normal speech or slurring words
- acting sleepy
- being angry or confused

Later signs of hypothermia:

- moving slowly, trouble walking, or being clumsy
- stiff and jerky arm or leg movements
- slow heartbeat
- slow, shallow breathing
- blacking out or losing consciousness

Call 911 right away if you think someone has warning signs of hypothermia.

Tips for what to do after you call 911

- Wrap the person in a warm blanket.
- Do not rub the person's legs or arms.
- Do not try to warm the person in a bath.
- Do not use a heating pad.

Source: National Institute on Aging, www.nia.nih.gov



From The Director

Dear Reader:

Every four years our Agency reviews the needs of older adults in our community and develops a plan to address these needs. For this planning cycle, the Department of Aging set goals for each of the fifty-two Area Agencies on Aging which included:

1. Promote existing services
2. Improve access to services
3. Enhance quality of services
4. Empower the workforce

Many of you received a survey asking you to rank the current concerns in the York community as part of the development of the Agency's four year plan. As in the past, the return rate for this survey was tremendous. The Agency also held focus groups to further the conversation regarding the needs of older adults and add to the pool of data required to complete our plan.

We then worked with our Advisory Council to categorize all the concerns and analyze the data.

As the data was being analyzed, it became clear that there were some consistent areas of concern from both the survey and focus groups. Most of the results were not surprising as these are the same concerns we hear in our daily conversations with older adults. The top five concerns included property taxes, health insurance, medication, physical health, and wellness.

The four-year plan that was developed is very mindful of the growing older adult population in York County and the amount of lottery funding our Agency receives to provide services. This was very important for planning as the older adult population will continue to grow; however, there is no guarantee that the funding to support this population will grow with it.

There are no easy answers to these challenges; however, we think our plan gives us a good road map to work with others in the community to support quality of life for older adults. I invite you to visit our website at www.ycaaa.org to review the full plan that includes our strategies and expected outcomes. We have also included the goals and objectives from our plan in this issue of the *New Horizons*.

At the same time we were developing our four-year plan, the Pennsylvania Department of

Aging was developing their State Plan on Aging for the United States Department of Health and Human Services' Administration for Community Living. While the State's plan includes the same goals as our plan, the objectives are different. Some highlights from the State's plan include working with the legislature on Aging issues, coordinating with Area Agencies on Aging to increase PACE enrollments, enhancing volunteer engagement and retention, and developing plans to address an increasing population living with Alzheimer's disease.

We will be working closely with the Department of Aging to meet our objectives and will provide the assistance the department needs to meet statewide goals. If you would like to view the State Plan on Aging, please visit their website at www.aging.pa.gov and click on the link to the plan.

I wish you a wonderful end to 2016 and a Happy New Year. There is much work to be done in the coming year and there will be challenges; however, I believe we now have a road map for success.

Mark W. Shea



NEW HORIZONS

Published the first day of March, June, September and December
By

York County Area Agency on Aging
100 West Market Street, York, PA. 17401
Phone: (717) 771-9610
1-800-632-9073
FAX: (717) 771-9044
E-Mail: aging@yorkcountypa.gov
Website: www.ycaaa.org

Mark W. Shea	YCAAA Director
Ross Stanko	Director of Operations and Outreach
Jenny Nace	Editor/Advertising Sales/Circulation

Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

Acceptance of Advertising

The advertisements in this newspaper are based on information supplied by the Advertisers. Inclusion in the newspaper does not imply endorsement of the product or service by YCAAA or the York County Commissioners, nor does exclusion imply disapproval. YCAAA accepts no responsibility for the quality of service provided by any organization listed.

New Horizons Donation

The *New Horizons* is free to residents of York County, Pennsylvania. As publishing and postage costs continue to rise, donations are gladly accepted to offset the cost.

Name (Please Print Clearly) _____

Amount of Donation _____

Please add me to the Mailing List:

Name _____

Address _____

City, State, Zip _____

Please mail this form and make donation to:

York County Area Agency on Aging
New Horizons
100 West Market Street
York, PA 17401

Winter 2016

Please notify YCAAA to discontinue your mailed issue.



YCAAA STARS Volunteers of the Month

DECEMBER

Mary Griffin

General Office Assistance, Banquet and VOM Committee & Special Events

JANUARY

Cheryl McDowell
APPRISE Counselor

FEBRUARY

Mary Ann Spontak
APPRISE Counselor



YCAAA Advisory Council

The next York County Area Agency on Aging Advisory Council meetings will be held at 12:30 PM on Monday:

- **December 12** at the Four Points by Sheraton York, 1650 Toronita Street, York.
- **February 13** at the York County Department of Emergency Services, 120 Davies Drive, York.

A Look at the York County Area Agency on Aging

OUR MISSION

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

YCAAA ADVISORY COUNCIL MEMBERS

Nina Aimable	Richard Farr	Robert Jensenius
Richard Bear	Robert Fawcett	Sardari Khanna
Diane Berkheimer	William Gordon	William Long
Sharon Bixler	Joni Griffin	Carol Lyons
Debra Daniels	Jacqueline Harrington	Kimberly Maglaughlin
Patricia Egger	Susan Heinle	John Manley
		Phyllis Seelig

Serving the 98,000 Older Adults in York County during Fiscal Year 2015-2016 – Facts and Figures...

Nutritional Support

211,504 Home Delivered Meals
194,203 Congregate Meals

Transportation

41,937 rabbitransit Trips

Level of Care Determination

2,994 Assessments

Personal Care

36,831 Hours of Care

Home Support

6,099 Hours of Care

Older Adult Protective Services

642 Elder Abuse Investigations

Volunteer Service

225 Volunteers
11,645 Hours
\$272,493 Value

New Horizons Newspaper

28,000 Households Receive

Farmers Market Nutrition Program

12,000 Vouchers
3000 Seniors

Information and Assistance

12,800 Contacts
37,457 Website Visits

Medicare Presentations

791 Attendees

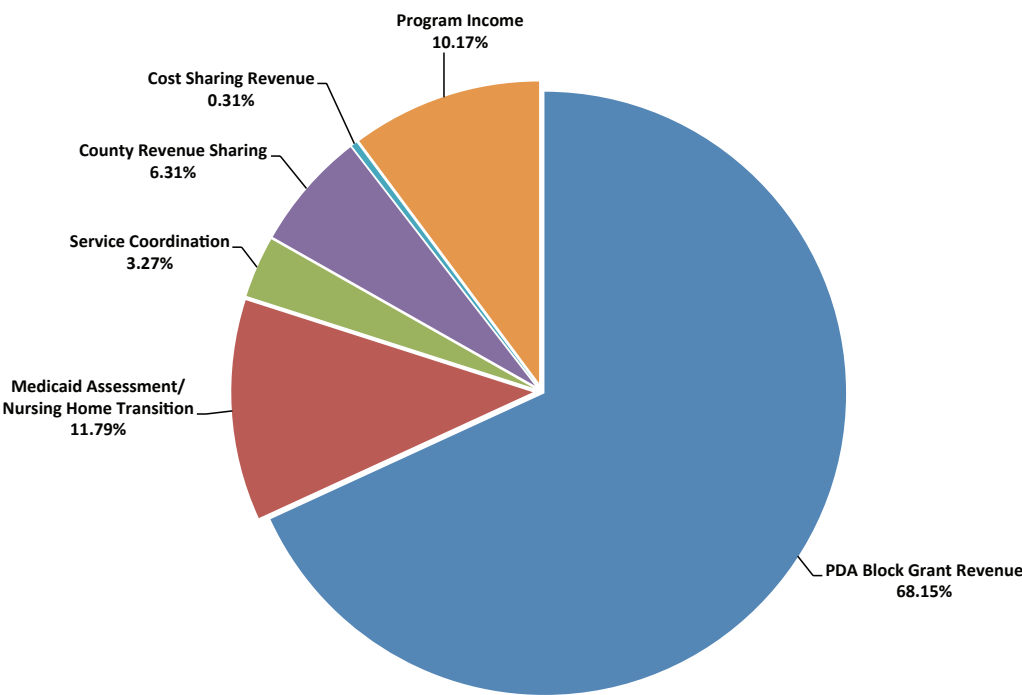
Assisted by APPRISE Program

7,199 Client Contacts

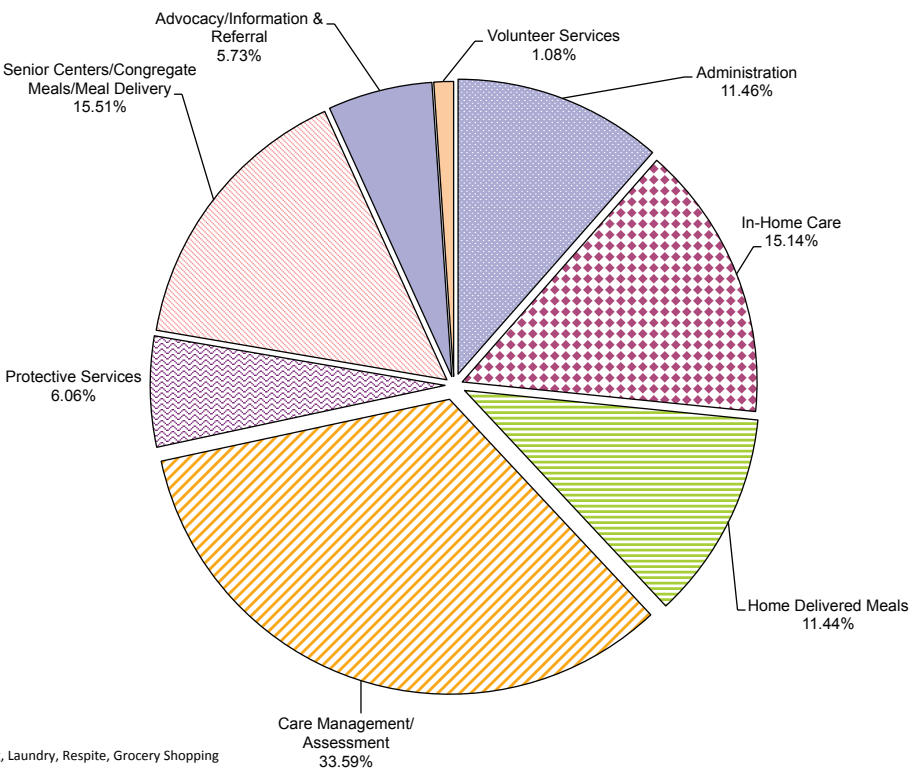
York County Senior Games

800 Participants & Volunteers

Revenue by Category FY 2015/2016



Expenditures By Category FY 2015/2016



*In- Home Care Includes: Bathing, Laundry, Respite, Grocery Shopping

“10 Keys™ to Healthy Aging”

The “10 Keys™ to Healthy Aging” is a health promotion program developed by the Center of Aging and Population Health at the University of Pittsburgh. Their research team, along with the CDC Prevention Research Center, learned a great deal about how to keep adults healthy as they age. They have translated what has been learned into the “10 Keys™ to Healthy Aging.” Each key is an important step in preventing disease and improving the quality of our lives.



The “10 Keys”™ include information on how to:

1. Lower Systolic Blood Pressure
2. Stop Smoking
3. Participate in Cancer Screenings
4. Get Immunized Regularly
5. Regulate Blood Glucose
6. Lower LDL Cholesterol
7. Be Physically Active
8. Maintain Healthy Bones, Joints and Muscles
9. Maintain Social Contact
10. Combat Depression

The information is presented in workshop settings, with two topics per session, once a week. A certified Health Ambassador conducts the workshop and an APPRISE counselor provides supplemental information about Medicare preventative benefits. Participants receive a Resource Manual which provides a wealth of information on preventative, proven strategies that work!

Register for the “10 Keys™ to Healthy Aging” Workshops at the York Jewish Community Center by calling (717) 843-0918.

The comforts of your home with peace of mind.

- Light Housekeeping
- Medication Reminders
- Alzheimer's & Dementia Care
- FREE In-Home Assessment ...and much more!

Senior Helpers®
Caring In-Home Companions
717-718-8081
Serving York, Cumberland and Dauphin Counties

“10 Keys”™ to Healthy Aging WORKSHOPS

ATTEND FREE

Healthy Aging Education Workshops

Learn about the “10 Keys”™ to healthy aging and many **NO COST AND LOW COST PREVENTATIVE SERVICES** provided by Medicare to help keep you healthy.

5 CONSECUTIVE WEEKS
Mondays beginning January 9, 2017
9:30 AM - 11:30 AM
January 9, 16, 23, 30 | February 6
*Snow Date - February 20

at York Jewish Community Center
2000 Hollywood Drive York, PA 17403

REGISTER TODAY BY CALLING
717-843-0918

Please register by Friday, December 30, 2016.

Workshops are taught by Megan Craley, York County Area Agency on Aging Certified Health Ambassador and APPRISE Counselors

Workshops Hosted By:
York Jewish Community Center and Jewish Family Services of York

YORK COUNTY AREA AGENCY ON AGING FOUR YEAR PLAN

July 1, 2016 through June 30, 2020
GOALS AND OBJECTIVES

GOAL I PROMOTE EXISTING SERVICES

- Objective 1 Strengthen and expand community partnerships for the delivery of health and wellness programs.
- Objective 2 Deliver evidence-based programs designed for disease prevention and self-care management of chronic conditions.
- Objective 3 Reduce falls through enhanced educational programs and community coalition efforts.
- Objective 4 Increase visibility of existing services in the community through wider distribution of hardcopy materials and electronic media.

GOAL II IMPROVE ACCESS TO SERVICE

- Objective 1 Develop community partnerships to streamline access to services and programs.
- Objective 2 Create more user-friendly methods for older adults to access information, programs and resources.
- Objective 3 Support community collaborative efforts to address financial concerns of older adults.

GOAL III ENHANCE QUALITY OF SERVICES

- Objective 1 Examine the spectrum of existing services provided by the Agency.
- Objective 2 Explore resources to expand care management, including potential for new revenue producing consumers.
- Objective 3 Implement services to support livable communities.

GOAL IV EMPOWER THE WORKFORCE

- Objective 1 Mobilize a community network of advocates for local empowerment.
- Objective 2 Expand volunteer community network.
- Objective 3 Build a senior-to-senior caring connection model.
- Objective 4 Redefine and update the image of the Area Agency on Aging.

Secretary Osborne Announces Approval of Pennsylvania's State Plan on Aging



The Pennsylvania Department of Aging's 2016-2020 State Plan on Aging was recently reviewed and approved by the United States Health and Human Services' Administration for Community Living (ACL) and is effective October 1, 2016 through September 30, 2020. The plan carries out the complementary objectives of the Older Americans Act (as amended and reauthorized in 2016), ACL, the commonwealth, and the department.

"With a growing population of over 2.9 million adults over age 60, Pennsylvania must be prepared to effectively serve diverse communities with varying needs," said Secretary Osborne. "This plan recognizes the department's responsibility to serve as an effective and visible advocate for older Pennsylvanians and to coordinate all state activities related to the purposes of the Older Americans Act, while solidifying the commonwealth's continued commitment to provide and improve services in a way that enables older Pennsylvanians to age in place with the dignity and respect they deserve."

Development of the 2016-2020 State Plan on Aging began in the fall of 2015, when the department developed core principles to guide the operation of the organization over the course of the next four years. PDA then held

seven community listening forums and three public hearings across the state to solicit input from a diverse spectrum of stakeholders.

"The department sought to create a document through an approach that is both responsive and responsible. A plan that considers the needs of the people we serve, and continues to incorporate their feedback," said Secretary Osborne. "The combined diligence, experience, and hard-work of our staff and stakeholders has created a unified and goal oriented movement within our organization that will allow us to evaluate the progress of our efforts and recalibrate as the landscape of aging services in Pennsylvania evolves."

There are four state plan goals:

1. Promote existing services
2. Improve access to services
3. Enhance quality of services
4. Empower the workforce

These goals are designed to encompass all initiatives that the department will undertake to improve aging services in Pennsylvania. As conditions change, the department may find it necessary to retool its approach to certain services. An objective may need to be reshaped, or some strategies may not work and will need to be replaced by new ones, but the goals are

comprehensive and will provide a lasting way of thinking about the department's initiatives.

"Within the state plan, a number of objectives and strategies address ways to maximize and leverage financial resources," said Secretary Osborne. "These include developing a robust and diverse volunteer network across all program areas, promoting collaboration and communication throughout the aging network and among stakeholders, implementing evidence-based programs, securing sustainable grant funds, and eliminating redundancy in program administration through improved data, information collection and quality assurance protocols."

PDA coordinates its comprehensive array of services through a network of 52 local Area Agencies on Aging (AAA). Like the Department of Aging, AAAs developed area plans to carry out the philosophy of the 2016-2020 State Plan on Aging. Over the next three weeks, Secretary Osborne will be holding five regional roundtable discussions with AAA directors and staff to discuss the implementation of area plans and the continuous improvement of aging services.

For more information or to view the 2016-2020 State Plan on Aging, visit www.aging.pa.gov.

Mark Your Calendars for the 2017 YORK COUNTY SENIOR GAMES



The York County Senior Games Planning Committee has announced the **2017 Senior Games will be held June 19 through**

June 23, 2017. If you participated in the 2016 Senior Games you will automatically receive a registration booklet for the 2017 Senior Games in April. Check the website at www.ycaaa.org for updates and the next issue of the *New Horizons*.

Volunteers are also needed for many aspects of the 2017 Senior Games. We are seeking individuals interested in leadership roles in coordinating and transporting of Senior Games equipment, volunteer recruitment, fundraising, as well as assisting in the logistics of the Games. Interested volunteers can call Megan Craley at (717) 771-9610 or via email at MMCraley@YorkCountyPA.gov.

Property Tax/Rent Rebate Program Application Deadline Extended

The Property Tax/Rent Rebate program deadline for older adults and residents with disabilities to apply for rebates of rent and property taxes paid in 2015 has been extended from June 30 to December 31, 2016. The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded. Spouses, personal representatives or estates may also file rebate claims on behalf of claimants who lived at least one day in 2015 and meet all other eligibility criteria.

Property Tax/Rent Rebate claim forms (PA-1000) are available online at www.revenue.state.pa.us, by calling, toll-free, 1-888-222-9190, or at a local senior center, state legislators' offices or Agency on Aging.



The Help You Need From People You Can Trust

Since 1978 we've been helping families with high quality, compassionate home health care, palliative care, hospice and in-home support. We see each day as an opportunity to live out what's behind our name: a spirit of service, and a legacy of trust. Call us to help you or your loved one.

(800) 840-9081

www.SpiriTrustLutheranHomeCare.org



MEMORY LOSS – WHAT DOES IT MEAN AND WHEN IS IT SERIOUS?

By: Sara Ionescu, MD
Thomas Hart Family Practice
York Hospital

Have you noticed you are forgetting things? Do you think your memory is not what it used to be? Do you lose your keys or forget a neighbor's name or have trouble finding your way home? Many people experience these worries and concerns as they age, but it can be difficult to know if this is part of the normal aging process or if something more serious is evolving. This article will address a few memory topics and give pointers as to when you should consult your doctor.

MILD FORGETFULNESS

Mild forgetfulness is a normal part of aging. You may notice some lapses in your memory, but it does not significantly impact your daily functioning. You might notice it takes you longer to learn something new or find your glasses. These types of changes are not serious memory problems. Signs that you might have a more serious problem are being unable to take care of yourself (including feeding and bathing), not being able to get home from a place you visit often, and asking the same question over and over again. These types of problems make it hard to do every day activities. If you are experiencing these problems, you should see your doctor. There are other medical and emotional causes that can result in serious memory problems and the cause should be determined. Treating an underlying cause may improve your memory. Other times you might have a specific memory condition that is not being caused by another problem.

MILD COGNITIVE IMPAIRMENT

This is a specific type of a mild memory problem that is more advanced than mild forgetfulness. A reason to think you might have this is noticing you seem to have more memory problems than other people your age. Typically, people with this are able to take care of themselves and do their daily activities but might forget appointments or lose things more often than others. It can be an early sign of Alzheimer's disease, but not always. Your doctor will test your memory, language, and thinking. It can be repeated periodically to see how your memory is doing over time as you age. There is no medication proven to help mild cognitive impairment. However, there are things you can do to help like writing notes or lists or using a calendar. Exercise can also help. For some people, this type of memory problem stays stable and mild for the rest of a person's life but for others it can progress to a more serious memory problem.

ALZHEIMER'S DISEASE

This is a more serious type of memory problem that causes progressive changes in the brain. It starts the same as mild forgetfulness but worsens over time. People start to have trouble with everyday things like getting dressed, eating, taking a shower and driving. Families often can be caregivers for long periods of time. However, nursing home care is frequently necessary. There are some medicines that can help slow the progression of the disease but it cannot stop the disease or repair the damage already done. These medicines have side effects and you should talk about them with

your doctor. For someone with these types of symptoms, the doctor may want to do several tests, including blood work and brain scans, before officially telling someone they have Alzheimer's disease.

WAYS TO KEEP YOUR MEMORY SHARP

Here are some things you can do to try to counteract the changes in your memory as you age.

- Spend time with friends and family
- Exercise
- Avoid large amounts of alcohol
- Keep keys and wallets in the same place every day
- Use tools such as calendars, "to do" lists, and notes to help remember
- Volunteer in the community
- Try learning a new skill
- Stop smoking
- Control blood pressure, cholesterol, and diabetes

THINGS TO REMEMBER

Mild memory problems can be a normal part of aging. If you notice you are having trouble with daily activities, forget directions, or have more trouble with names than other people your age, you should talk to your doctor. You might have a more serious memory problem or a different medical issue that can be treated. Always stay active because studies show that exercise can help memory.

For more information and resources you can go to www.alz.org, <https://www.nia.nih.gov/>, and <http://memory.ucsf.edu>.

New IRS Scam Coming Through the Mail

SCAM ALERT from the AARP Fraud Watch Network

There's a new twist to the IRS imposter scam: it's now coming through the US Postal Service.

How it Works:

- You receive an official-looking letter from the IRS saying you owe taxes related to the Affordable Care Act. The notice is labeled CP2000 for tax year 2015. The letter instructs payment be sent to the "IRS" care of an Austin, Texas post office box.

What You Should Know:

- If the IRS issues a notice under CP2000, it's when income or payment information doesn't match the information reported on your tax return. A legitimate notice will provide a number for you to call and a way to resolve the issue. Also, payments

wouldn't be to "IRS" but rather to the U.S. Department of the Treasury.

What You Should Do:

- If you get a notice like this but doubt its integrity, contact the IRS at 1-800-366-4484.
- This same scam runs through email. If you get an IRS notice by email, delete it immediately; IRS will not reach out to you by email, nor will they call demanding payment.
- Report it to the Federal Trade Commission's complaint center at www.ftccomplaintassistant.gov or by calling the toll free hotline, 877-FTC-HELP (1-877-382-4357). A consumer counselor can document your complaint and provide you with helpful information.

- If you receive the fake IRS letter, report it on the Fraud Watch Network's scam-tracking map by going to www.aarp.org and typing in "scam-tracking map" in the search box.

If you spot a scam, tell AARP about it. Their scam-tracking map gives you information about the latest scams targeting people in Pennsylvania. You'll also find first-hand accounts from scam-spotters who are sharing their experiences so you know how to protect yourself and your family.

If you or someone you know has been a victim of identity theft or fraud, contact the AARP Foundation Fraud Fighter Center at 1-877-908-3360.

Source: AARP (www.aarp.org), reprinted with permission, AARP Fraud Watch Network

Be Fire Safe! Our Turn to Take Care of You....

Reflections by: Kraig E Herman, IAAI-CFI, Public Education Specialist, Pennsylvania Office of the State Fire Commissioner

The leaves are changing colors, there is a chilly nip in the air and we will start to rely on extra means to keep warm. Some people cannot seem to stay warm even with their home heating system on and may look for a small space heater to help add that extra warmth. This leads into our second Fire Safety Message in a series of eight, **“Give Space Heaters Space”**.

Space heaters are great for giving us that extra bit of warmth to keep us nice and cozy. However, you need to be aware of some dangers relating to space heaters. When using space heaters, make sure to keep them at least 3 feet away from anything that can burn (clothing, papers, and rugs), including you! This also means that space heaters should not be used to warm blankets, cook food, dry clothing or thaw pipes. Using a space heater for anything but supplemental heating most certainly could lead to a fire or serious injury. Remember, don't let pets or children play too close to a space heater.

When you purchase a space heater, make sure the heater has a label signifying it is listed by a recognized testing laboratory, the most common being “UL” or Underwriters Laboratories. Before using it, read the manufacturers instructions and warning labels carefully. Inspect the heater for cracks, broken plugs or

loose connections before using it each time. If you notice any fraying of the cord or damage to the cord, DO NOT USE THE HEATER. Space heaters should not be left unattended. It is also recommended that you plug a heater directly into a wall electrical outlet instead of using an extension cord or power strip, which may over-heat and result in a fire.

Proper placement of a space heater is critical. Do not place space heaters in high traffic areas where someone could trip over the unit or come in contact with it to create a burn injury. Also, do not place a space heater in a doorway as it could impede your egress in the event you need to exit your home quickly. Place space heaters on level, flat surfaces and never place on cabinets, tables, furniture or carpet, which can over-heat and start a fire.

When you are done using a space heater, turn it off completely and unplug the unit. If you want to store it somewhere, let it cool down before storing it. Putting it in storage while still warm could result in a fire or cause a burn injury from touching it.

The other day I was out presenting the Fire Safety portion of our “Remembering When” program and upon explaining this same message, a gentleman asked the question, “what about electric blankets?” Treat electric blankets the same as a space heater.

Before I bring this article to a close, there is

one other area of home heating I want to mention to help keep you fire safe - woodstoves and fireplaces.

- Is your woodstove installed properly and in good condition?
- Do you have 36” clearance from combustible items and surfaces and have proper floor support and protection?
- Is your chimney inspected and cleaned annually?
- Do you have a glass or metal screen covering the fireplace opening?

SAFETY TIPS.....

- Do not use flammable liquids to start or accelerate any fire.
- Burn your stove hot twice daily to reduce creosote buildup in the chimney.
- NEVER burn charcoal in your stove or fireplace and limit the use of paper to build a fire.
- NEVER close your damper with hot ashes in the fireplace and be sure the fire is out before going to sleep.

In the next issue of *New Horizons*, we will discuss the fire safety message dealing with kitchen fire safety. Until then, enjoy the holiday season and please be fire safe!

If you are interested in having a Remembering When: A Fire and Fall Prevention Program for Older Adults presented for your group, please contact Scott Steffen at rsteffen@pa.gov.

Need Help with Medicare? APPRISE Can Help!

APPRISE is the State Health Insurance Assistance Program which provides counseling for people with Medicare in Pennsylvania and was created by the Pennsylvania Department of Aging. Locally this program is offered by the York County Area Agency on Aging.



APPRISE counselors are specially-trained volunteers who have direct access to state and federal Medicare resources. They are able to answer questions about Medicare, Medicaid, Medigap, Medicare Advantage plans and the prescription drug program. They can help you to:

- Understand your Medicare benefits by explaining which services are covered under Part A and B and your Medicare Summary Notice.
- Make informed choices about Medicare coverage options, including Medicare appeals process and assist with appeals paperwork.
- Select a Medigap insurance policy.

APPRISE counselors also:

- Explain financial assistance programs that may be available to assist in paying for your Medicare premiums, deductibles and coinsurance, as well as your prescription drug needs.
- Explain the Medicare prescription drug benefit.
- Make presentations on Medicare to your organization.

In our local York APPRISE Program, we have wonderful volunteers who assist in the office, as well as in the community at numerous sites. To schedule an appointment for one-on-one counseling call the APPRISE Help Desk at (717) 771-9008 or 1-800-632-9073. The monthly APPRISE counseling sites from January through September are as follows:

- **Delta Senior Center**
5 Pendyrus Street, Suite 1, Delta
First Thursday of the month
- **Spring Garden Township Office**
340 Tri Hill Road, York
First Thursday of the month

- **Red Lion Senior Center**
20-C Gotham Place, Red Lion
Second Monday of the month
- **Windy Hill on the Campus Senior Center**
1472 Roth's Church Road, Suite 103, Spring Grove
Second Wednesday of the month
- **Manchester Township Municipal Office**
3200 Farmtrail Road, York
Second Thursday of the month
- **Yorktown Senior Center**
509 Pacific Avenue, York
Third Tuesday of the month
- **Springettsbury Township Municipal Office**
1501 Mt. Zion Road, York
Third Wednesday of the month
- **Windy Hill on the Campus Senior Center**
1472 Roth's Church Road, Suite 103, Spring Grove
Fourth Monday of the month
- **West Manchester Township Municipal Office**
380 East Berlin Road, York
Fourth Wednesday of the month

Find the site near you and call us for an appointment.

Volunteers Provide Free Tax Preparation

AARP volunteers will be available to assist you in completing income tax returns and property tax/rent rebate applications at sites throughout York County beginning in February. Select the site nearest your home and call to schedule an appointment.

The volunteers can assist with several different forms and returns.

Federal Income Tax Return

If your taxable income is such that you are required to file a return, the volunteers will prepare one.

You **must** file a return if any of the following special situations apply to you:

1. You sold securities (e.g., stocks and bonds).
2. Had taxes withheld and qualify for a refund.
3. Wish to apply for the Earned Income Credit.
4. Are self-employed and your net earnings were more than \$400.
5. Have other taxable income other than wages or social security payments.
6. If you are not on Medicare and received a Premium Tax Credit as part of the Affordable Care Act.

You **may** have to file a Federal tax return if you received distributions from Individual Retirement Arrangements (IRA) or if you sold your home.

State Income Tax Return

Many persons who do not have to file a Federal return still must file a return for Pennsylvania, if they have as little as \$33 of taxable income such as interest, dividends, capital gains and earnings.

Although it is necessary to file, many persons may be eligible for Pennsylvania's "forgiveness" provisions that reduce or eliminate any income tax owed. The AARP

volunteer will assist in helping to determine whether you qualify.

If you purchased merchandise or goods tax-free from out of state or on the internet and those goods are taxable if purchased in Pennsylvania, you may have to make a sales tax payment to the state based on the cost of the merchandise or a chart based on income.

Rent/Property Tax Rebates and PACE Forms

If you meet the income and age guidelines, Property Tax and Rent Rebate forms will be completed. Please bring a rent certificate completed by your landlord or receipted property tax forms.

New applications and renewals due during the income tax filing season for the Pharmaceutical Assistance Contract for the Elderly (PACE) program can be handled with completion of your tax forms.

WHAT SHOULD YOU BRING TO YOUR TAX APPOINTMENT?

After you have made an appointment at the site that is nearest to your home, the next step is to **make sure that you are properly prepared.**

It is important that you bring with you the information and documents that will be needed to complete the tax returns and other forms.

Bring the following:

1. All tax forms that you received through the mail or printed from the internet.
2. Verification of all types of income you have received during the year, e.g., wages (W-2 or 1099-MISC forms).
3. All 1099 forms for interest, dividends, capital gains, unemployment payments, IRA distributions, pensions, Social Security benefits, etc.

4. 2016 property tax receipts, both County and School, (for tax rebate applicants – with the tax collectors "Paid" stamp on them)
5. Rent certificates completed by landlord (for rent rebate applicants)
6. Please bring a copy of last year's income tax returns - federal, state and local income tax forms, and property tax/rent rebate forms.
7. You and your dependents' Social Security cards and picture identification cards, such as drivers' licenses.
8. Cost of untaxed purchases via internet, phone, and catalogue or bought in another state and would be taxable in Pennsylvania.
9. Affordable Care Act forms and papers, 1095-A, 1095-B, 1095-Cs.
10. Record of gambling and lottery winnings and proof of gambling losses.
11. If you want to itemize deductions, totals for medical expenses, charitable contributions, union dues, business expenses, mortgage interest, and medical mileage.
12. A copy of a check or other document that displays bank account number and bank name for direct deposit of any refund.

It is important that you come fully prepared. This will allow the volunteers to assure that you receive all benefits that are rightfully yours, and will usually eliminate the need for you to make a second trip.

Homebound individuals should schedule an appointment at a site and have a designated representative take your paperwork to the appointment.



Living Well with Diabetes — Your Life, Your Way A Self-Management Program

"Living Well with Diabetes – Your Life, Your Way" is designed for older adults living with type 2 diabetes to help manage their diabetes, deal with difficult emotions and break the symptom cycle that comes with the disease.

This interactive program is conducted over 6 workshops, once a week for 2 ½ hours. Participants receive a copy of the companion book, *Living a Healthy Life with Chronic Conditions, 4th Edition*, and an audio relaxation tape. Additional local resource information is available during each session. Sharing ideas and gaining support from peers is a valuable asset of this program.

Who can participate?

- Age 60+ and living with type 2 diabetes
- Age 18+ and living with a disability and type 2 diabetes
- Caregiver of one of the above eligible categories

The program introduces participants to a Self-Management Tool Box, which includes the following tools: Healthy Eating, Exercise, Stress Management, Monitoring Blood Sugar, Communication, Dealing with Difficult Emotions, Medications, Working with your Doctor, Avoiding Complications, Action Planning, Problem Solving and Thinking Activities.

This program is designed for those newly diagnosed with type 2 diabetes and as a refresher for older adults who have been living with the disease for some time.

"Living Well with Diabetes - Your Life, Your Way" will be held at Golden Connections Community Center, 20-C Gotham Place in Red Lion, starting Tuesday, January 3, 2017, from 10:30 a.m. to 1:00 p.m. It will be held on consecutive Tuesdays through February 7, 2017. Register by calling 244-7229.

For more information on the program and upcoming classes, contact Megan Craley at York County Area Agency on Aging, 717-771-9610.

2016 TAX YEAR ASSISTANCE SCHEDULE

Sites are open on the days listed from February 1 to April 14, 2017.

All Federal and State income tax forms are prepared and filed electronically and at no cost. Local tax forms and state property tax/rent rebate forms are prepared on paper and at no cost.

Appointments are required. Call 717-771-9042 to schedule an appointment for the following four (4) locations ON OR AFTER JANUARY 9, 2017:

Locations/Hours/Dates of Service

Messiah United Methodist Church
1300 N. Beaver Street, York
Tuesdays 8:30 AM – 12:30 PM

York Alliance Church
501 Rathton Rd., York
(Fellowship Hall in back of church)
Wednesdays 8:30 AM – 12:30 PM

Union Fire Company
201 York Street, Manchester
**Fridays, February 3, 17; March 3, 24;
April 7, 14** 8:30 AM – 11:30 AM

Aldersgate United Methodist Church
397 Tyler Run Road, York
Saturdays 8:30 AM – 12:30 PM
Two days: February 11 & March 11

Appointments are made at the following locations by calling the individual site at the phone number listed following each address.

Delta Senior Center
5 Pendyrus Street, Delta **(717) 456-5753**
One day: Monday, March 13
9:00 AM – 3:00 PM

Dover Township Library
3700 Davidsburg Road, Dover **(717) 292-6814**
Thursdays 8:30 AM – 12:30 PM
Call: Wednesdays 10:00 AM - 1:00 PM & 5:00 PM – 8:00 PM and Thursdays 1:00 PM – 5:00 PM

Eastern Area Senior Center
243 Hellam St., Wrightsville **(717) 252-1641**
Wednesdays 8:30 AM – 11:30 AM
Thursdays 8:30 AM – 11:30 AM

Shrewsbury Grace United Methodist Church
473 Plank Road, New Freedom
Mondays 8:30 AM – 1:00 PM
Call: Stewartstown Sr. Center (717) 993-3488
Monday to Friday 9:00 AM – 1:00 PM

Hanover Church of the Brethren
601 Wilson Avenue, Hanover
Mondays 8:30 AM – 12:30 PM
Call: Hanover Area Council of Churches (717) 633-6353 Monday to Friday 8:00 AM - 1:00 PM

Golden Connections Community Center
20C Gotham Place, Red Lion **(717) 244-7229**
Thursdays 8:30 AM – 12:30 PM

Windy Hill On the Campus
1472 Roth's Church Road Suite 103, Spring Grove **(717) 225-0733**
Tuesdays 8:30 AM – 12:30 PM

The following locations schedule for their members and those with limited mobility. Please call the individual sites.

Red Land Senior Center
736 Wyndamere Road, **(717) 938-4649**
Lewisberry **Three days: Fridays,
February 10, March 10 & 31**
9:00 AM – 12:00 Noon

White Rose Senior Center
27 S. Broad Street, York **(717) 843-9704**
Call after January 15, 2017
Two days: Fridays, February 24 & March 17
8:30 AM – 11:30AM

All locations are shown at the following website: <https://www.google.com/maps/@40.7920082,-76.3111986,8z/data=!3m1!4b1!4m2!6m1!1szARNsuatWUU.kflpRW0Lcbnk?hl=en>

Tips for Using Your New Medicare Drug Coverage

If you've just joined a Medicare Prescription Drug Plan (Part D) for the first time, or you switched to a new Medicare drug plan, there are some things you can do to make sure your first visit to the pharmacy goes smoothly.

The first time you use your new Medicare drug plan, you should come to the pharmacy with as much information as possible. Here's what you need to bring to the pharmacy:

- Your red, white, and blue Medicare card
- Photo ID (like a state driver's license or passport)
- Your plan membership card

If you don't have a plan membership card, you should also bring these to the pharmacy:

- An acknowledgement or confirmation letter from the plan, if you have one
- An enrollment confirmation number from the plan, if you have one (**Note:** Only confirmation numbers from the plan will work, not those from Medicare's Online Enrollment Center at Medicare.gov.)
- The name of the Medicare drug plan you joined (**Note:** If you have not received a plan membership card or any plan enrollment materials, letting your pharmacist know the name of your plan can help them confirm your plan enrollment and get the information they need to bill your plan. The

pharmacist may have to search for your plan information, and it may take extra time for them to fill your prescription.)

If you have both Medicare and Medicaid or qualify for Extra Help

If you have both Medicare and Medicaid or qualify for Extra Help with drug plan costs, you should also bring proof of your enrollment in Medicaid or proof that you qualify for Extra Help with you to the pharmacy. This is to help make sure you pay the right amount for your drugs.

Proof of Medicaid may include:

- Your Medicaid card
- A copy of your current Medicaid award letter
- A copy of your yellow automatic enrollment letter from Medicare

Proof of Extra Help may include:

- A copy of your Medicaid card
- A copy of your **purple, yellow, orange, green, tan, or blue** Extra Help letter from Medicare
- A copy of your Extra Help "Notice of Award" letter from Social Security
- A copy of your Supplemental Security Income (SSI) award letter

- Other proof that you qualify for Extra Help (like a "Notice of Award" letter from a state Medicaid program)

You don't need to have all of these items, but anything you can bring will help the pharmacist confirm your Medicare drug plan enrollment and/or that you qualify for Medicaid or Extra Help, to make sure you pay no more than the right amount to fill your prescriptions.

What if the pharmacist can't confirm my drug plan or Extra Help status?

In some rare cases, the pharmacist may not be able to confirm your plan enrollment or that you qualify for Medicaid or Extra Help. If this happens, your doctor may be able to give you a sample of your drug to help until your coverage is confirmed. You can also pay out-of-pocket for the drug. You should save the receipts and work with your new Medicare drug plan to get paid back for the drugs that would normally be covered under your plan.

If you paid for drugs out-of-pocket before you were enrolled in a Medicare drug plan but after you qualified for both Medicare and Medicaid or Supplemental Security Income (SSI), you may be able to get paid back for those costs. Call Medicare's Limited Income NET Program at 1-800-783-1307 to see if you qualify. TTY users should call 711.

Center for Traffic Safety Advice for the Winter Driving Season: “Be Prepared”

By: **Barbara Zortman, Director**
Center for Traffic Safety

“Be Prepared” is a motto we associate with boy scouts, but it’s one that we, as motorists, should also associate with winter driving.

It’s approaching that time of year when weather conditions can change in an instant. Be prepared by checking the most recent weather forecast before heading out on the road. Based on that information, determine whether the trip is necessary. When in doubt, it is best to stay home if weather conditions aren’t good or could become dangerous for your return commute.

In an effort to encourage safe winter driving for New Horizons readers, the Center for Traffic Safety offers the following winter driving tips:

- First, decide whether it is absolutely necessary to drive or continue to drive.
- Use the windshield wipers and wiper fluid.
- Use your headlights when the windshield wipers are on.
- Clear the windshield and all windows of snow, ice, and condensation or moisture.
- Use the defogging and defrosting settings on the heating/cooling system.
- Slow down. Even the legal speed limit is too fast in some conditions.
- Use low-beam headlights to see and be seen.

If you must drive in snow and ice, make sure your car is in good condition, properly serviced, and equipped with snow or all-weather tires.

Keep the gas tank full, and keep winter

supplies in the car, such as a blanket, extra clothes, a windshield scraper, battery cables, flares, a flashlight, a small shovel, and a small amount of sand, cat litter, or other material for traction.

Clean all snow and ice from your entire vehicle before driving; not just the windows. That’s now a Pennsylvania law. Motorists who fail to do so could face fines if any snow or ice falls from their vehicle and causes injury or death to other drivers or pedestrians. Penalties range from \$200 to \$1,000.

Be slow and deliberate. Weather hazards reduce visibility, vehicle traction, and steering control. Driving too fast for weather conditions, turning too fast, or stopping suddenly on slippery roads may cause your vehicle to skid. And driving out of a skid is among the most difficult driving skills to master.

Does your vehicle have four-wheel or all-wheel drive? These vehicles provide better traction in starting and keeping the vehicle moving in slippery situations. But remember, four-wheel and all-wheel drive vehicles do not stop any faster than a two-wheel drive vehicle.

Stopping a vehicle on slick roadways depends on the type of brakes. Be prepared by knowing what kind of braking system your vehicle has. With drum brakes, pump them to avoid locking the wheels and skidding. With disc brakes, apply slow, steady pressure. Anti-lock brakes control themselves, so apply hard, constant pressure (never pump anti-lock brakes).

Your vehicle skidding out of control is every driver’s nightmare. It can happen to anyone, anywhere, anytime. If your vehicle starts to skid--don’t panic. Are you prepared by knowing what to do if your vehicle goes into a skid?

You can recover and straighten out by using these proven techniques:

- Take your foot off the accelerator. Do not use the brakes.
- Look ahead and steer in the direction you want the front of your vehicle to go.
- As the vehicle starts to come out of the skid, straighten your wheels slowly.
- Now use your brakes gently to stop the vehicle.

Another dangerous winter phenomenon is “black ice.” Water which freezes on winter road surfaces creates a coating of ice which is so thin and clear that the dark underlying road surface easily shows through, lending to its common name.

If you suddenly find yourself on black ice, take no corrective action. Do not brake, accelerate, or even turn the steering wheel. Try to coast through the area. A patch of black ice is normally relatively small, so it’s best to maintain your speed and direction until you pass.

Overconfidence and underestimating the danger of winter driving are the leading causes of crashes during the winter season. Use common sense, buckle up, slow down, increase your following distance, and be patient.

If you’re unsure of driving yourself but must go out, please remember, there is the option of public transportation ready and able to take you where you need to go safely.

Our overall message to New Horizons readers is to make sure that you and your vehicle are prepared for the upcoming winter driving season. Be Safe. Be Prepared.

For more information please contact:
Barbara Zortman, Center for Traffic Safety
(717) 840-2330



MANAGING CONCERNS ABOUT FALLS

Managing Concerns About Falls

Have you turned down a chance to go out with family or friends because you were concerned about falling? Have you cut down on a favorite activity because you might fall?

If so, ***A Matter of Balance:***

Managing Concerns About Falls is a program for you.

Fear of falling can be just as dangerous as falling itself. People who develop this fear often limit their activities, which can result in severe physical weakness, making the risk of falling even greater. Many older adults also experience

increased isolation and depression when they limit their interactions with family and friends. ***A Matter of Balance*** can help people improve their quality of life and remain independent.

A Matter of Balance is designed to reduce the fear of falling and increase activity levels among older adults. Participants learn to set realistic goals to increase activity, change their environment to reduce fall risk factors, and learn simple exercises to increase strength and balance.

The York County Area Agency on Aging is offering ***A Matter of Balance: Managing Concerns About Falls*** and urges older adults to register for one of these sessions:

York Township Park Building

25 Oak Street, York, PA 17402

January 30 to February 27, 2016

Mondays & Wednesdays, 10:30 AM-12:30 PM

York Township Park Building

25 Oak Street, York, PA 17402

March 6 to March 29, 2017

Mondays & Wednesdays, 10:30 AM-12:30 PM

Eastminster Presbyterian Church

311 Haines Road, York, PA 17402

March 8 to April 5, 2017 (no class March 22)

Mondays & Wednesdays, 1 PM-3 PM

Please call Megan Craley at (717) 771-9610 to register or for more information.

NURSING HOME REGULATIONS REVAMPED

By: **ROBERT CLOFINE**

Certified as an Elder Law Attorney by the National Elder Law Foundation and practices in York.

For the first time in 25 years, the federal government has updated the rules that govern the nearly 16,000 nursing homes that accept patients covered by either Medicare or Medicaid. The new regulations are intended to improve the care and safety of the nearly 1.5 million nursing home residents and govern everything from staffing and dispute resolution to enhancing the role of residents and families in designing care. The changes were announced on September 28, 2016, and are being phased-in over the next three years, with some of the changes being effective as early as November 28, 2016.

The care-related changes include the following:

- Ensuring that long-term care facility staff members are properly trained on caring for residents with dementia and in preventing elder abuse.
- Ensuring that long-term care facilities take into consideration the health of residents when making decisions on the kinds and levels of staffing a facility needs to properly take care of its residents. There is no required staffing ratio, however.
- Ensuring that staff members have the right skill sets and competencies to pro-

vide person-centered care to residents, including a requirement that a comprehensive, person-centered care plan for each resident be developed within 48 hours of admission.

- Allowing dietitians and therapy providers the authority to write orders in their areas of expertise when authorized by a physician and permitted by state law.
- Updating the facility's infection prevention and control program, including requiring an infection prevention and control officer and an antibiotic stewardship program to monitor antibiotic use.

While the care-related changes are significant, the change that is receiving the most attention deals with how residents and the nursing home resolve disputes. Quite commonly, when one is admitted to a nursing home they are asked to sign an agreement agreeing to use arbitration to resolve any disputes over their care. By having the resident agree to arbitration, the resident is waiving their right to a jury trial. The nursing home desires arbitration as the process may be kept confidential and the award by the arbitrators may be less than what a jury might award. Effective as of November 28, 2016, the new rules prohibit the use of pre-dispute binding arbitration agreements. This means that facilities may no longer require residents to sign pre-dispute arbitration agreements as a condition of admission to the nursing home. In adopting the new rules, the federal agency noted that

they are convinced that requiring residents to sign pre-dispute arbitration agreements is fundamentally unfair because, among other things, it is almost impossible for residents or their decision-makers to give fully informed and voluntary consent to arbitration before a dispute has arisen. The agency believes that nursing home residents should have a right to access the court system if a dispute with a facility arises, and that any agreement to arbitrate a claim should be knowing and voluntary.

It should be noted that arbitration agreements entered into prior to November 28, 2016 may still be valid, and facilities and residents will still be able to use arbitration on a voluntary basis when a dispute arises. When used at the time a dispute arises, the agreement must be clearly explained to the resident, and voluntary arbitration agreements should not prevent or discourage residents and families from talking to authorities about quality of care.

This new rule prohibiting pre-dispute arbitration agreements undoubtedly strengthens the rights of nursing home residents and their families. As such, long-term care providers oppose this new ban and they have already filed suit challenging the legality of the new regulation. It is somewhat ironic that they are using a lawsuit to prevent their residents from using that same right to seek redress if they are injured or receive substandard care. In any event, if the suit is successful, nursing home residents and their families will once again have to be cautious to not inadvertently waive a right to a jury trial when being admitted to a nursing home.

MAIL FRAUD ALERT

Mail fraud letters look real but the promises are fake.

Older people are losing millions of dollars every year to mail scammers. Watch out for mail with these warning signs:

- ✓ Claims that you have won money or will win money
- ✓ Letters asking you to pay a fee to receive a prize
- ✓ Letters from psychics or offers to predict your future
- ✓ Mail that looks personalized to you from someone you don't recognize

Don't respond and don't send money.

If you're not sure about a letter, show it to someone you trust.

To report suspicious mail, you can file a complaint online with the Federal Trade Commission (FTC) at www.ftccomplaintassistant.gov. You can also call 1-877-FTC-HELP (1-877-382-4357) or 1-866-653-4261 (TTY).

Learn more at www.consumerfinance.gov/oa or by calling 1-855-411-2372.

Source: Consumer Financial Protection Bureau



Volunteers Needed! Diabetes Self-Management Program

Living Well with Diabetes — Your Life Your Way

Steps to Healthier Living

For more than 30 years, the Steps to Healthier Living™ Chronic Disease Self-Management Programs from Stanford Patient Education Research Center have been proven to help people with chronic health problems live healthier.

Program Details

- **For adults with type 2 diabetes**, age 60 or older, and adults with disabilities, 18 and older.
- **A supportive, engaging workshop series**, held once a week in 2 ½ hour sessions for six weeks.
- **Held in community locations**, such as churches, libraries, community centers, and healthcare settings that are convenient and accessible to older adults and those with disabilities.
- **Led by two trained lay leaders**

Volunteers Needed

Do you have type 2 diabetes or live with someone who does? Are you willing to share information in a small group setting? If so, become a Peer Leader!

FREE training is offered through the York County Area Agency on Aging!

For more information contact Evelyn Godsey at (717) 771-9610 or EVGodsey@yorkcountypa.gov.

A Closer Look: Medicare Advantage Disenrollment Period (MADP)

Beneficiaries in Medicare Advantage plans have an opportunity, after the start of the year, to leave their plan if they change their minds. This opportunity is known as the Medicare Advantage Disenrollment Period (MADP), and it runs each year from January 1 to February 14. During this period, clients can disenroll from a Medicare Advantage plan and then get their Medicare Parts A and B through Original Medicare. They also have a Part D Special Enrollment Period (SEP) associated with the MADP, to enroll in a stand-alone Prescription Drug Plan (PDP) if they need it.

As the name implies, the Medicare Advantage Disenrollment Period is just that – an opportunity to disenroll from Medicare Advantage. However, there are a few important rules to keep in mind about what changes can and cannot be made during this period. Here we'll review those rules and how beneficiaries can make these changes, followed by a quick-reference chart of the MADP.

What's allowed during the MADP?

Beneficiaries can use the MADP to disenroll from a Medicare Advantage plan, either a Medicare Advantage health plan (MA-only) or a Medicare Advantage plan with prescription drug coverage (MA-PD). When they use the MADP to disenroll from either of these types of Medicare Advantage plans, their only choice is to return to Part A and B coverage through Original Medicare. They cannot enroll in another Medicare Advantage plan.

If beneficiaries want and need drug coverage, they must join a Prescription Drug Plan (PDP) which works with Original Medicare. They have a Special Enrollment Period (SEP) to join a PDP when they leave a Medicare Advantage plan during the MADP.

Because clients who use the MADP are reverting to Original Medicare, it's also important for them to think about the various ways in which they can protect themselves from the costs associated with Original Medicare, such as deductibles, coinsurance, and/or copayments. There is no federal guaranteed issue right to buy a Medigap policy that is associated with the MADP. This means that clients do not have protections against medical underwriting or premium cost differences when they shop for a Medigap policy, except to the extent that your state may have laws protecting them. For example, clients may be able to buy a Medigap policy but may pay a higher premium or a waiting period may apply before the policy will pay.

MEDICARE 2017 Premiums, Deductibles & Coinsurance

MEDICARE PART A:

Hospital:

Deductible	\$1,316 (per spell of illness)
Days 61-90	\$329.00 (per day)
Days 91-150	\$658.00 (per day)

Skilled Nursing Facility:

Days 1-20	\$0.00
Days 21-100	\$164.50 (per day)

MEDICARE PREMIUMS:

Part A: Premium is \$0 for most people

Those without enough quarters pay:
\$413.00 per month if less than 30 quarters
\$227.00 per month 30-39 quarters

MEDICARE PART B:

Deductible	\$183.00 (per year)
Coinsurance	20%

Part B: \$109.00 per month

for those previously paying \$104.90 per month.
Taxable Income – Single < \$85,000
Married < \$170,000

Part B: \$134.00 per month

for those who are not collecting Social Security benefits, those who enroll in Part B for the first time in 2017 and beneficiaries who pay an additional income-related premium.

10% additional with 12 month late enrollment

Your premium may be more if your income is above 85,000 (single) or 170,000 (couple)

If you are over age 65 and joined a Medicare Advantage plan for the first time within the previous 12 months, you may be eligible for a Medicare Advantage Trial Right Period with a Medigap guaranteed issuance right.

What's NOT allowed during the MADP?

Medicare beneficiaries **cannot use the MADP to switch from one Medicare Advantage plan to another Medicare Advantage plan**. This means that even though they may use the MADP to disenroll from their current Medicare Advantage plan, they cannot use the MADP to change to a different MA plan. Beneficiaries also cannot use this period to go from Original Medicare to Medicare Advantage. They can only use this period to disenroll from Medicare Advantage, not to enroll in a Medicare Advantage plan.

Important Note: If consumers currently have Original Medicare and get their drug coverage from a Prescription Drug Plan (PDP), they cannot use the MADP to

change from one PDP to another PDP. Also, if beneficiaries get health coverage from an MA-only plan and their prescription drug coverage from a stand-alone PDP, they can use the MADP to disenroll from the MA-only plan but they must remain in the same PDP. These clients cannot use the MADP to change to another PDP.

How to disenroll during MADP and how to enroll in a PDP using the related SEP.

There are three ways to disenroll from a Medicare Advantage plan during this time:

1. Call the plan. If you choose this option, be sure to note the date, time, and person you spoke with to disenroll the client. Usually, plans require written documentation that the client wants to disenroll so be sure to keep detailed notes and copies of correspondence sent to the plan.
2. Call 1-800-MEDICARE (1-800-633-4227) to disenroll.
3. Enroll in a Prescription Drug Plan (PDP), which will automatically disenrolls you from the MA plan.

A beneficiary's new coverage will take effect the first of the month after the month they disenroll.

Quick-Reference Chart: What's Allowed and Not Allowed During the MADP

If you have:	You may switch to:	You may NOT switch to:
Original Medicare	Cannot make switch	Cannot make switch
Medicare Advantage plan with prescription drug coverage (MA-PD)	Original Medicare and a Prescription Drug Plan (PDP) or Original Medicare	A different Medicare Advantage plan (with or without prescription drug coverage)
Medicare Advantage plan without prescription drug coverage and a PDP	Original Medicare and you must keep your same PDP	A different PDP
Medical Savings Account	Cannot disenroll	Cannot disenroll

Source: © 2016 National Council on Aging
www.NCOA.org

'Tis the Season... for Good Food!

The holidays are a time for family, fun and good food. Keep your family safer from food poisoning by using the “check your steps” holiday food safety tips.

Clean: Wash hands and surfaces often

- ❖ Wash hands with warm water and soap for 20 seconds before and after handling any food.
- ❖ Wash food-contact surfaces (cutting boards, dishes, utensils, countertops) with hot, soapy water after preparing each food item.
- ❖ Rinse fruits and vegetables thoroughly under cool running water and use a produce brush to remove surface dirt.
- ❖ Do not rinse raw meat and poultry before cooking in order to avoid spreading bacteria to areas around the sink and countertops.

Separate: Separate raw meats from other foods

- ❖ When shopping in the store, storing food in the refrigerator at home, or preparing meals, keep foods that won't be cooked separate from raw eggs, meat, poultry or seafood—and from kitchen utensils used for those products.

- ❖ Consider using one cutting board only for foods that will be cooked (such as raw meat, poultry, and seafood) and another one for those that will not (such as raw fruits and vegetables).
- ❖ Do not put cooked meat or other food that is ready to eat on an unwashed plate that has held any raw eggs, meat, poultry, seafood, or their juices.

Cook: Cook to the right temperature

- ❖ Use a food thermometer to make sure meat, poultry, and fish are cooked to a safe internal temperature. To check a turkey for safety, insert a food thermometer into the innermost part of the thigh and wing and the thickest part of the breast. The turkey is safe when the temperature reaches 165°F. If the turkey is stuffed, the temperature of the stuffing should be 165°F.
- ❖ Bring sauces, soups, and gravies to a rolling boil when reheating.
- ❖ Cook eggs until the yolk and white are firm. When making your own eggnog or other recipe calling for raw eggs, use pasteurized shell eggs, liquid or frozen pasteurized egg products, or powdered egg whites.
- ❖ Don't eat uncooked cookie dough, which may contain raw eggs.

Chill: Refrigerate food promptly

- ❖ Refrigerate leftovers and takeout foods—and any type of food that should be refrigerated, including pie—within two hours.

- ❖ Set your refrigerator at or below 40°F and the freezer at 0°F. Check both periodically with an appliance thermometer.
- ❖ Thaw frozen food safely in the refrigerator, under cold running water, or in the microwave—never at room temperature. Cook food thawed in cold water or in the microwave immediately.
- ❖ Allow enough time to properly thaw food. For example, a 20-pound turkey needs four to five days to thaw completely in the refrigerator.
- ❖ Don't taste food that looks or smells questionable. When in doubt, throw it out.
- ❖ Leftovers should be used within three to four days, unless frozen.

Source: “Holiday Food Safety Tips”;
www.FoodSafety.gov



“I chose Senior LIFE.”

There are NO costs for Senior LIFE Services for those who qualify. To learn more about Senior LIFE, call **717-757-5433**.

LIFE enrollment starts now.
Choose Senior LIFE.



CLOSE & PERSONAL

www.SeniorLifeYork.com • 717-757-5433
1500 Memory Lane Ext., York, PA 17402



MEDICARE REMINDER

General Enrollment Period

If you didn't sign up for Part A (if you have to buy it) and/or Part B (for which you must pay premiums) during your Initial Enrollment Period, and you don't qualify for a Special Enrollment Period, you can sign up between January 1 – March 31 each year. **Your coverage won't start until July 1 of that year, and you may have to pay a higher Part A and/or Part B premium penalty for late enrollment.**

Considering Retirement Soon?

Are you near retirement or recently retired, and confused about choosing Medicare plans? We can help! Attend this free seminar to get the facts and learn to better navigate the Medicare system. It will be held on Thursday, January 12, 2017 from 6 p.m. to 9 p.m. in Meeting Room 1 of the Penn State Extension Offices. The Penn State Extension Offices are located in the York County Annex, 112 Pleasant Acres Road in Springettsbury Township.

This free event will be presented by the York County Area Agency on Aging APPRISE Program. Seminar topics include:

- Review of benefits provided under Medicare
- Original Medicare and Medicare Advantage Plan coverage options
- Medicare prescription drug coverage and tools to navigate the “Drug Plan Finder”
- Medicare Savings Programs
- Medicare Preventive Services
- Supplemental Insurance/Medigap Plans
- MyMedicare.gov and other technological tools

Pre-registration is required as seating is limited. Please call (717) 771-9008 or 1-800-632-9073 for registration and further information. Registration can also be completed online by selecting January 12 on the York County Area Agency on Aging's Calendar of Events, available at www.ycaaa.org.

LIHEAP May Be Able To Help You

If you need help paying your heating bills, or have a heating emergency.

What is LIHEAP?

The Low-Income Home Energy Assistance Program, also known as LIHEAP, helps low-income families pay their heating bills.

LIHEAP is a grant. You do not have to repay it.

To receive help...

- You don't have to be on public assistance
- You don't need to have an unpaid heating bill
- You can either rent or own your home

The 2016-2017 Low-Income Home Energy Assistance Program (LIHEAP) will accept applications from November 1, 2016 through March 31, 2017.

How does LIHEAP work?

LIHEAP offers both cash and crisis grants. Families may apply for:

Cash Grants

Cash grants help families pay their heating bills. The one-time payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. (In some cases, the check may be mailed to you directly.) Cash grants range from \$200 - \$1,000 and are based on household size, income, and fuel type

Crisis Grants

Crisis grants may be available if you have an emergency situation and are in jeopardy

of losing your heat. You can receive more than one Crisis grant, as necessary, during the season until the maximum benefit of \$500 is reached.

Crisis situations include:

- Broken heating equipment or leaking lines that must be fixed or replaced
- Lack of fuel
- Termination of utility service
- Danger of being without fuel (less than a 15 day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days)

If you have a heating emergency please call the York County Assistance Office at (717) 771-1100 or Toll- Free: 1-800-991-0929.

How to Apply:

1. Apply online by using COMPASS at www.compass.state.pa.us.
2. Request an application by calling the Statewide LIHEAP Hotline at 1-866-857-7095 or TDD for the hearing impaired 1-800-451-5886.
3. Applications are available at the York County Assistance Office, 130 N. Duke Street P.O. Box 15041, York, PA 17405-7041

To apply, you will need

- Names of people in your household
- Dates of birth for all household members

- Social Security Numbers for all household members
- Proof of income for all household members
- A recent heating bill

Who is eligible?

You may qualify for a LIHEAP grant if your income meets the following income guidelines:

INCOME GUIDELINES

2016-2017 LIHEAP

(For Homeowners and Renter)

Household Size	Maximum Income
1	\$17,820
2	\$24,030
Each Additional Person Add	\$ 6,240

After your application is processed, you will receive a written notice that will tell you if you qualify. If eligible, it will tell you the amount of your grant.

Doing Good is Good for You: VOLUNTEER!

As 10,000 Americans turn 65 every day, they are redefining what it means to reach this aging milestone. Some are delaying retirement. But whether they are working or not, many are embracing opportunities to contribute in new ways by volunteering, sharing a lifetime of knowledge and experience to improve the lives of people in their communities. But volunteering not only benefits society—research shows it can also pay big dividends in better health as you age.

If you volunteer for as little as two hours a week, or about 96 hours per year, you may experience improved mental, emotional and physical health—benefits that many older volunteers are reaping because, on average, they contribute almost twice as many hours as any other age group. Volunteering can help to reduce depression, lessen chronic pain and give your brain a boost. You may even live longer!

Do you need another reason to get on the volunteer bandwagon? With the number of volunteers age 65 and older expected to double in just a few years, chances are, you'll be in good company as you reconnect with old friends or make new ones.

For more information contact Evelyn Godsey, Volunteer Coordinator, at (717) 771-9610 or 1-800-632-9073 or at EVGodsey@yorkcountypa.gov. Volunteer applications can be downloaded from the "Forms and Documents" page of www.ycaaa.org.

Source: National Association of Area Agencies on Aging (n4a), www.n4a.org

What is Weatherization?

The York County Weatherization Program is designed to help people who have a limited income lower their fuel bills, save energy and have more comfortable homes in the process.

Services include attic and basement insulation, hot water heater and pipe insulation, window and door weather-stripping, caulking, broken glass replacement and glazing. Also, as part of the Weatherization Program, your furnace and water heater will be tested for its efficiency and safety. Inefficient or unsafe furnaces may be repaired or replaced and/or you may be referred to an agency that will assist in repairs or replacement. All work is done on an as-needed basis. The program also provides education on ways you can use and save energy wisely.

The Weatherization Program has offered these services since 1972 and more than 10,000 families have benefited from taking part in it. Funding for the program is provided by the state and federal government, through the Department of Energy and the Department of Health and Human Services, and the County of York through the York County Planning Commission.

The work is done for those eligible free of charge and no lien is filed against your home. Homes which have been previously served are not eligible for re-service. Both homeowners and renters are eligible to apply for Weatherization services. Renters need to have the consent of their landlord to participate.

Any York County homeowner or tenant whose income meets the following guidelines can apply for the Weatherization Program.

Household size	Income
1	\$23,760
2	\$32,040
3	\$40,320
4	\$48,600

We all need to conserve energy, and it's very helpful to be able to save money at the same time. Weatherization can do both while helping to make your home warmer in winter and cooler in summer. To apply for the Weatherization Program call the York County Planning Commission at (717) 771-9870, and choose option 1.

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York
Director: Robin Beatty-Smith
Phone: 848-3610
Hours: Monday-Friday, 9:00 AM - 4:00 PM
Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta
Director: Kim Maglaughlin
Phone: 456-5753
Hours: Monday- Friday, 7:00 AM -2:00 PM
Website: www.deltaseniorcenter.net

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg
Director: Scott Shughart
Phone: 432-2216
Hours: Monday- Friday, 8:00 AM- 3:00 PM

GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion
Director: Heather Goebeler
Phone: 244-7229
Hours: Monday-Friday, 7:30 AM-2:30 PM
Website: www.gcccenter.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover
Director: Emma Crossley
Phone: 292-7471
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386
131 Center St., Mount Wolf
Director: Deb Davis
Phone: 266-1400
Hours: Monday-Friday, 8:00 AM –2:00 PM
Website: [http:// www.mtwolf.org/SeniorCenter/](http://www.mtwolf.org/SeniorCenter/)

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Director: Jen Washburn
Phone: 938-4649 or 938-4640
Hours: Monday through Friday, 8:30-3:00 PM
Website: www.redlandseniorcenter.org

SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York
Director: Susan K. Jones
Phone: 848-4417
Hours: Monday-Friday, 8:00 AM- 4:00 PM

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom
Director: Sandy Wehr
Phone: 235-6060
Hours: Monday- Friday, 8:00 AM-3:00 PM
www.southcentrallyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown
Director: Rosie Horton
Phone: 993-3488
Hours: Monday-Friday, 8:30 AM-3:00 PM
Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville
Director: Trena Howard
Phone: 244-0340
Hours: Monday-Friday, 8:00 AM – 2:30 PM
Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York
Director: Lisa Krout
Phone: 843-9704
Hours: Monday-Friday, 8:00 AM- 4:00 PM
Website: www.whiteroseseniorcenter.org

WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove
Director: Tammy Miller
Phone: 225-0733
Hours: Monday-Friday, 8:30 AM- 2:30 PM
Website: www.windyhillonthecampus.org

YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York
Director: Jennifer Stitzel
Phone: 854-0693
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.yorktownseniorcenter.org

By: Trena Howard, Director of Susquehanna Area Senior Center, Inc. and Sandra Wehr, Director of South Central York County Senior Center, Inc.

Senior centers have been in existence since the first one opened its doors in 1943 in New York. Today, the general idea of a senior center is still the same. They bring citizens age 60 and older together for recreation, socialization, personal growth, education and nutritional gain. The evolvement of senior centers has changed dramatically. There was at one time a false idea that senior centers were primarily for elder citizens that were isolated socially, of low income, frail and/or of a minority. Today, however, that image could not be any further from that stereotype.

Beginning with their title, some senior citizens prefer to be called elders, which indicate a sort of wisdom attached to that title. As the population of people, aged 60 and over, is ever increasing, so is the attendance at senior centers. Though the primary age for senior center members is 65-75, there are more and more baby boomers joining. This group is much more involved, active and

“Why Join a Senior Center?”

diverse. Many are very motivated, bringing more energy into the centers and this youth brings vitality. To a nonagenarian, somebody aged 60 is still “just a kid”, but also someone’s grandparent. The irony!

Senior centers offer members many opportunities that help them enrich their lives. Fellowship and socialization help seniors feel less lonely and isolated, bringing more laughter and less stress to their lives. Activities provided help seniors. They learn about and access programs, otherwise unknown to them. Games, crafts, clubs, and groups enable members the chance to learn new ideas or share past talents and interests. Transportation services are available to help seniors attend the center if it is needed. The Congregate meal and Home Delivered Meal programs ensure that all senior citizens can receive a nutritionally balanced meal. Fitness

classes, nutritional presentations, speakers and computer classes, to name a few activities, are all ways that seniors can improve their health, life skills, and general knowledge. And we all know: you are never too old to learn something new!

Whether it is a multi-room complex or a single room in the basement of a church or community building, senior centers help seniors maintain independence and share knowledge, fun and fellowship. A senior center is a place where they can go be with their own peer group and flourish. That is today’s senior center.



Senior Center Directors and Staff

Fall and Winter Energy-Saving Tips

This article will help you find strategies to save energy during the cool fall and cold winter months. Some of the tips below are free and can be used on a daily basis to increase your savings; others are simple and inexpensive actions you can take to ensure maximum savings through the winter.

If you haven't already, conduct an energy audit to find out where you can save the most, and consider making a larger investment for long-term energy savings.

TAKE ADVANTAGE OF HEAT FROM THE SUN

- Open curtains on your south-facing windows during the day to allow sunlight to naturally heat your home, and close them at night to reduce the chill you may feel from cold windows.

COVER DRAFTY WINDOWS

- Use a heavy-duty, clear plastic sheet on a frame or tape clear plastic film to the inside of your window frames during the cold winter months. Make sure the plastic is sealed tightly to the frame to help reduce infiltration.
- Install tight-fitting, insulating drapes or shades on windows that feel drafty after weatherizing.

ADJUST THE TEMPERATURE

- When you are home and awake, set your thermostat as low as is comfortable.
- When you are asleep or out of the house, turn your thermostat back 10° to 15° for eight hours and save around 10% a year on your heating and cooling bills. A programmable thermostat can make it easy to set back your temperature.

FIND AND SEAL LEAKS

- Seal the air leaks around utility cut-throughs for pipes ("plumbing penetrations"), gaps around chimneys and recessed lights in insulated ceilings, and unfinished spaces behind cupboards and closets.
- Add caulk or weatherstripping to seal air leaks around leaky doors and windows.

MAINTAIN YOUR HEATING SYSTEMS

- Schedule service for your heating system.
- Furnaces: Replace your furnace filter once a month or as needed.
- Wood- and Pellet-Burning Heaters: Clean the flue vent regularly and clean the inside of the appliance with a wire brush periodically to ensure that your home is heated efficiently.

REDUCE HEAT LOSS FROM THE FIREPLACE

- Keep your fireplace damper closed unless a fire is burning. Keeping the damper open is like keeping a window wide open during the winter; it allows warm air to go right up the chimney.
- When you use the fireplace, reduce heat loss by opening dampers in the bottom of the firebox, if provided, or open the nearest window slightly (approximately 1 inch) and close doors leading into the room. Lower the thermostat setting to between 50° and 55°F.
- If you never use your fireplace, plug and seal the chimney flue.
- If you do use the fireplace, install tempered glass doors and a heat-air exchange system that blows warmed air back into the room.
- Check the seal on the fireplace flue damper and make it as snug as possible.
- Purchase grates made of C-shaped metal tubes to draw cool room air into the fireplace and circulate warm air back into the room.
- Add caulking around the fireplace hearth.

LOWER YOUR WATER HEATING COSTS

Water heating accounts for about 18% of the energy consumed in your home.

- Turn down the temperature of your water heater to the warm setting (120°F). You'll not only save energy, you'll avoid scalding your hands.

LOWER YOUR HOLIDAY LIGHTING COSTS

- Use light-emitting diode -- or "LED" -- holiday light strings to reduce the cost of decorating your home for the winter holidays.

Source: www.energy.gov

York County Area Agency on Aging
100 W. Market Street
York, PA 17401
(717) 771-9610

**PRESORTED
STANDARD
U.S. POSTAGE PAID
HARRISBURG, PA
PERMIT NO. 75**

“Kid” for Hire



The Rent -A- Kid Program, sponsored by the York County Area Agency on Aging, is an intergenerational program bringing older adults and “kids” together. York County older adults, 60 years of age or older, who need help with various household chores, snow shoveling, holiday decorating, computer and electronic device support and other odd jobs, can contact the York County Area Agency on Aging to hire a kid in their area. The recommended reimbursement is \$5/hour or a negotiated rate based on the job.

The “kids” are York County students in grades 7 through 12. They must complete an application and have it signed by their parent and school guidance counselor. They are then entered into a regional data base. When the seniors contact the agency, they are matched electronically with kids in their area. The older adults and kids are not screened by the York County Area Agency on Aging.

Many successful matches have been made in the 34 years of the program's existence. Sam, from Shrewsbury, is very pleased with his Rent-A-Kid, stating he is “a very polite young man, good for the program.” His Rent-A-Kid helped to move furniture. Sue, from Hanover, states she would “highly recommend” her Rent-A-Kid who performed yard work. She intends to hire him again in the future.

The program gives many youth their first employment experience, fosters friendships between older adults and kids and assists the older adult in getting the needed assistance in and around their home; a win-win situation.

For more information or to hire a Rent-A-Kid call (717)771-9103 or 1-800-632-9073. Information is also available at www.ycaaa.org under “Programs and Services”.